



2026 Liberty Vision Sharing Guidelines

Effective January 1, 2026



Liberty Vision Sharing Program Guidelines

The Primary Member of any Liberty HealthShare medical sharing program may choose to enroll his or her entire membership in the Liberty Vision Sharing Program. The Liberty Vision Sharing Program is not a stand-alone program. Every member on a membership must be enrolled. The Liberty Vision Sharing Program can only be added to or discontinued from a membership 60 days prior to the annual membership renewal date.

Vision expenses eligible for sharing through the Liberty Vision Sharing Program will be submitted for Sharing between and among members based on the eligibility requirements outlined below.

In this program:

- (1) expenses are considered for Sharing beginning the first of the month following enrollment;
- (2) expenses are not subject to a two (2) month waiting period;
- (3) expenses must be administered or performed by a licensed Optometrist, Ophthalmologist, or Optician (eye care provider), and are subject to the Sharing limitations of the program and applicable unshared amount/Co-share; and
- (4) information regarding the specific products and services that are included as eligible vision expenses and any unshared/Co-share amounts are noted in the *Vision Expenses Eligible for Sharing Document* associated with these Guidelines, found in ShareBox or on the Liberty HealthShare website, which may be amended from time to time.



The Liberty Vision Sharing Program does not have an Annual Unshared Amount associated with the program.

The maximum amount of Liberty Vision Sharing Program expenses eligible for Sharing are noted in the Vision Expenses Eligible for Sharing Document associated with these Guidelines, found in ShareBox or on the Liberty HealthShare website, which may be amended from time to time.

Vision care services provided prior to the membership enrollment date or after membership is suspended are not eligible for Sharing.

A. How to submit an expense for evaluation of Sharing:

- Members select a participating Optometrist, Ophthalmologist, or Optician (eye care provider) of their choice.
- Members present their Liberty Vision Sharing Program card at the time of service.
- Members request that their eye care provider submit the expense electronically.
- If the Member's eye care provider does not submit the expense electronically, the member must mail the Vision expense information to the vendor's address detailed on the Liberty Vision Sharing Program card.

B. Receipt of Payment from Other Sources

To the extent that vision expenses are subsequently paid by any other source, as allowed by law, the Sharing Member is responsible for reimbursing Liberty HealthShare members for any payment subsequently received from another source, which was previously shared among the members and paid. The right to reimbursement to Liberty HealthShare's members shall take priority over that of the Sharing Member and applies even if the payment received from the other source does not provide full compensation for the actual loss suffered by the Sharing Member, without regard to any asserted "Made Whole" doctrine.

LEGAL NOTICE

This program is not an insurance company nor is it offered through an insurance company. For a complete and state specific list of Legal Notices, please visit www.libertyhealthshare.org/legal-notices.